

HOMEOWNERS PREMIUM COMPARISON

TERRITORY: OAHU

EXAMPLE: FRAME DWELLING, 30 YEARS OLD, SMOKE DETECTORS &
DEAD BOLT LOCKS, NO LOSSES, PROTECTION CLASS: 1 - 6

SINGLE FAMILY DWELLING

HO-2 / HO-3 FORMS:

EXAMPLE LIMITS

COVERAGE A: \$200,000 (REPLACEMENT)

COVERAGE B: MAXIMUM \$20,000

COVERAGE C: MAXIMUM \$100,000

COVERAGE D: MAXIMUM \$40,000

DEDUCTIBLE (ALL FORMS): \$500

SECTION II (ALL FORMS): \$100,000 LIMIT

INSURER	HO-2	HO-3	HURRICANE
AIG HAWAII INSURANCE COMPANY	N/A	\$562	N/A
ALLSTATE INSURANCE COMPANY			
PROTECTION CLASS 1-3	\$304	\$337	N/A
PROTECTION CLASS 4	\$317	\$350	N/A
PROTECTION CLASS 5	\$317	\$350	N/A
PROTECTION CLASS 6	\$333	\$369	N/A
AMERICAN PACIFIC INSURANCE CO	INSURER DOES NOT WRITE POLICIES AT THESE LOW LIMITS		
AMERICAN RELIABLE INSURANCE CO	N/A	\$392	\$928
AMEX ASSURANCE COMPANY	N/A	\$290	\$657
ARMED FORCES INS EXCHANGE	\$599	\$617	\$424
DTRIC INSURANCE COMPANY	N/A	\$351	N/A
FAIRMONT INSURANCE COMPANY	\$350	\$390	N/A
ISLAND INSURANCE COMPANY, LTD.	\$306	\$342	N/A
LIBERTY MUTUAL FIRE INS. CO.	\$321	\$329	N/A
STATE FARM FIRE & CASUALTY CO.			
PROTECTION CLASS 3-4	N/A	\$376	\$462
PROTECTION CLASS 5-8	N/A	\$401	\$462
THE HAWAII PROPERTY INS. ASSN.			
NON-LAVA ZONE	\$661	N/A	N/A
THE HAWAIIAN INS & GUARANTY CO.	\$472	\$525	\$466
TIG INDEMNITY COMPANY	\$288	\$320	N/A
TIG INSURANCE COMPANY	\$350	\$390	N/A
TIG PREMIER INSURANCE COMPANY	\$288	\$320	N/A
TRADEWIND INSURANCE COMPANY	\$261	\$290	N/A
UNITED SERVICES AUTOMOBILE ASSN.	N/A	\$387	\$1,026
USAA CASUALTY INSURANCE CO.	N/A	\$445	\$1,179

Annual Premium Rates in effect October 1, 2004